

FIG. 1A

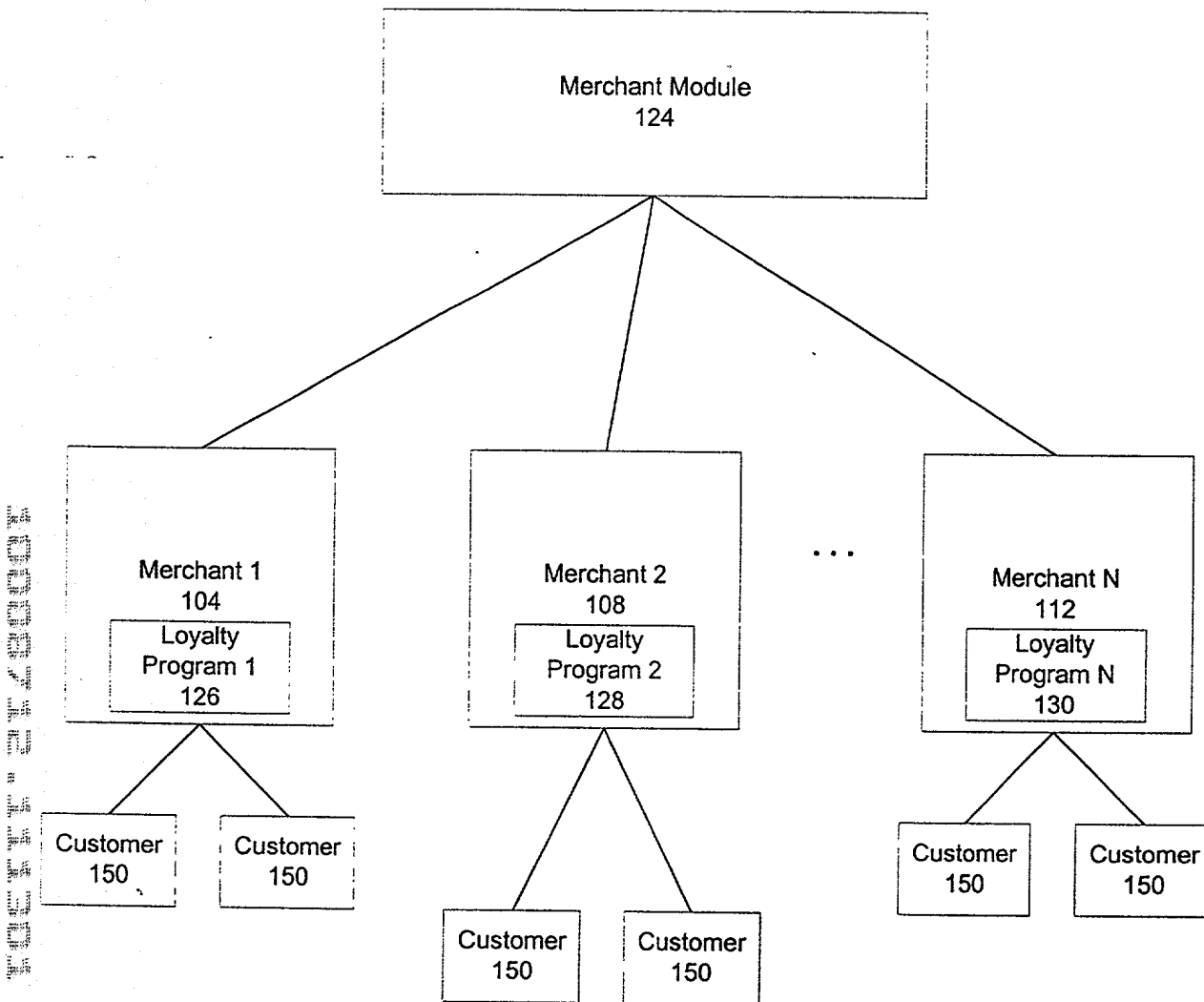


FIG. 1B

Merchant Loyalty Program

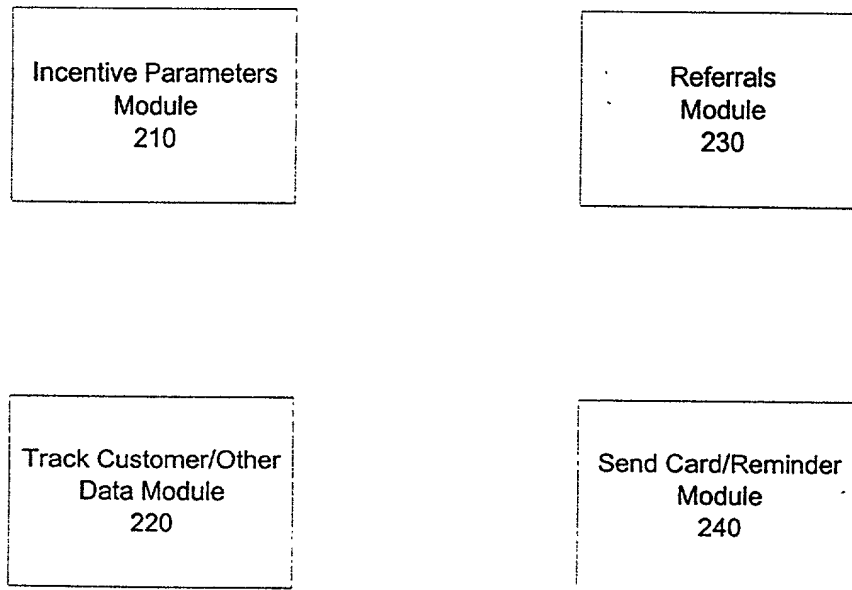


FIG. 2

Incentive Parameters
Module 210

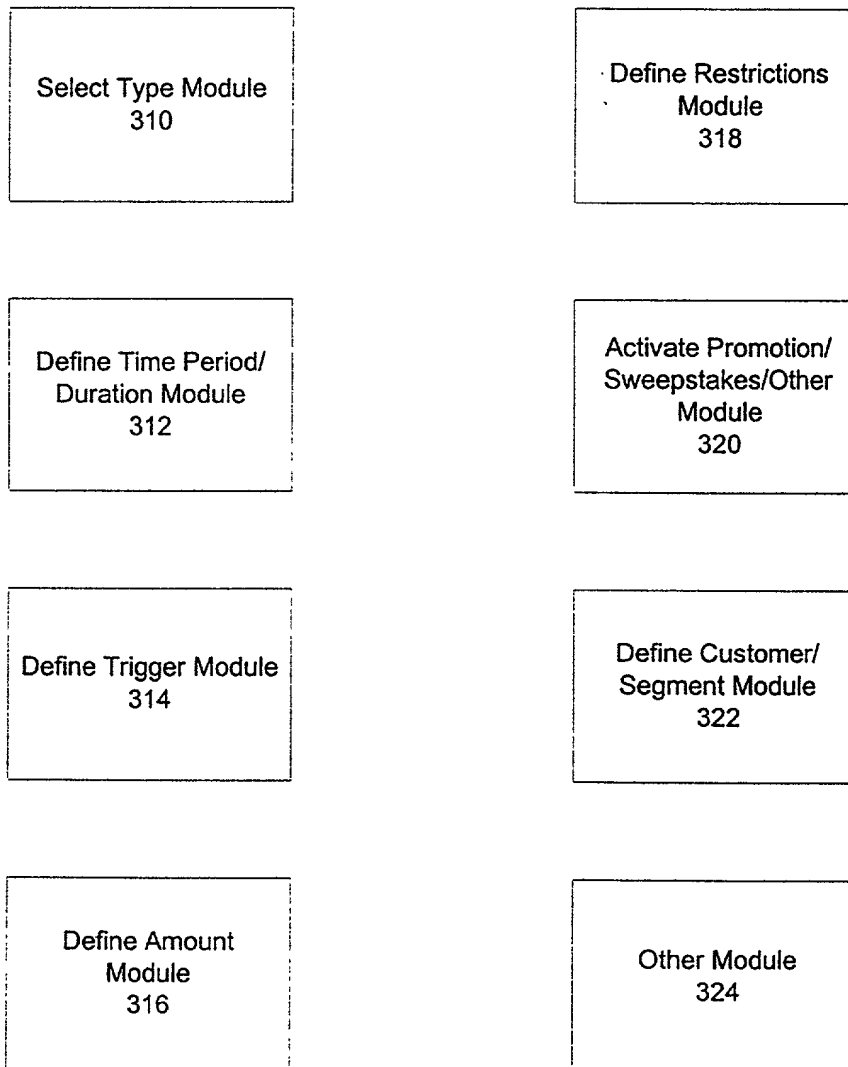


FIG. 3

Track Customer/Other
Data Module 220

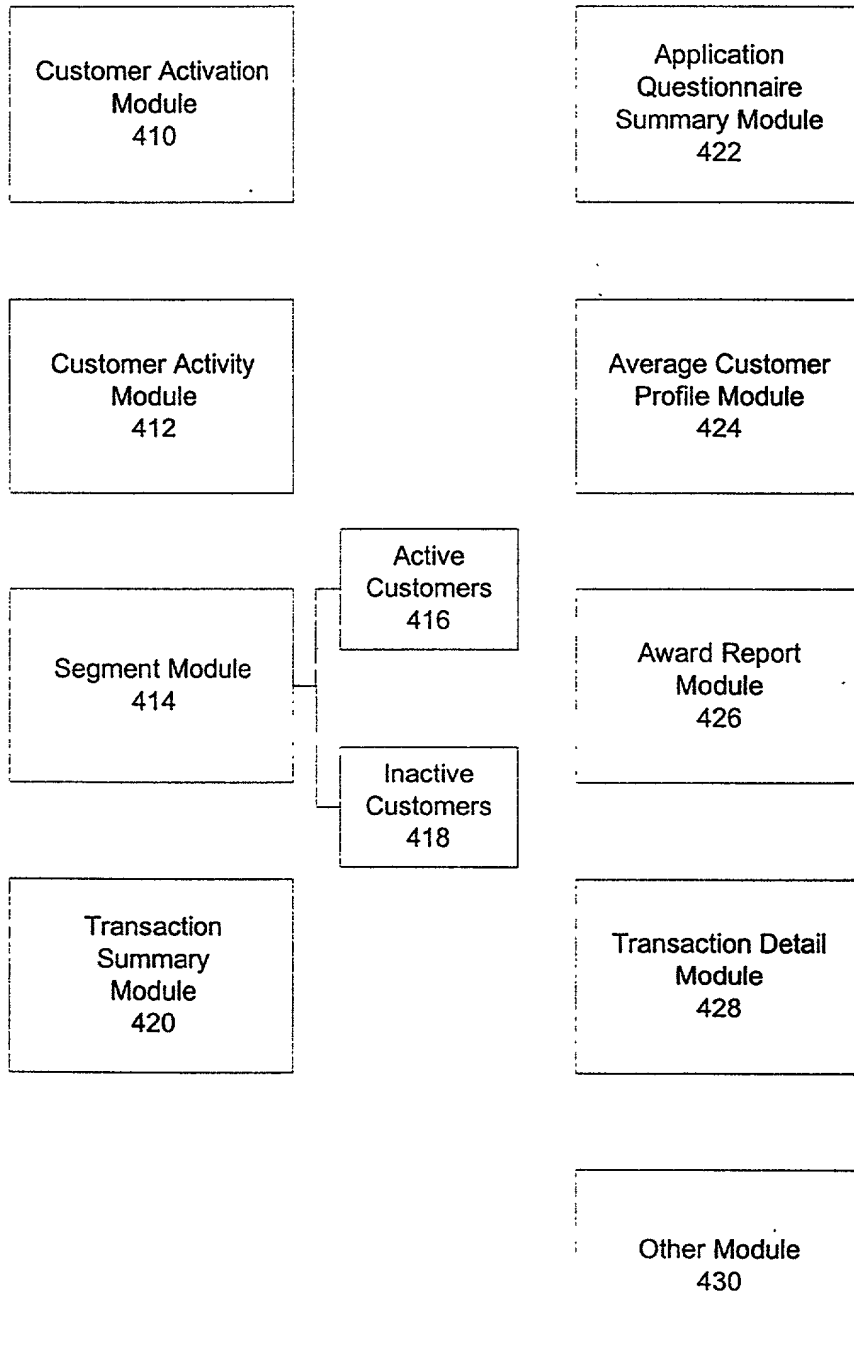


FIG. 4

Customer Module 132

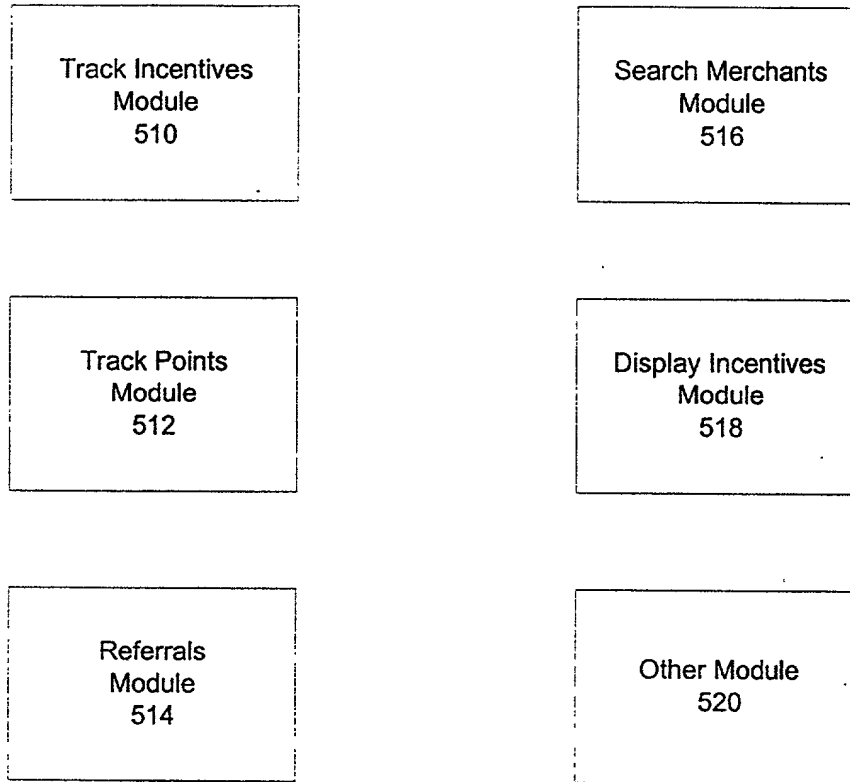


FIG. 5

Activation Process

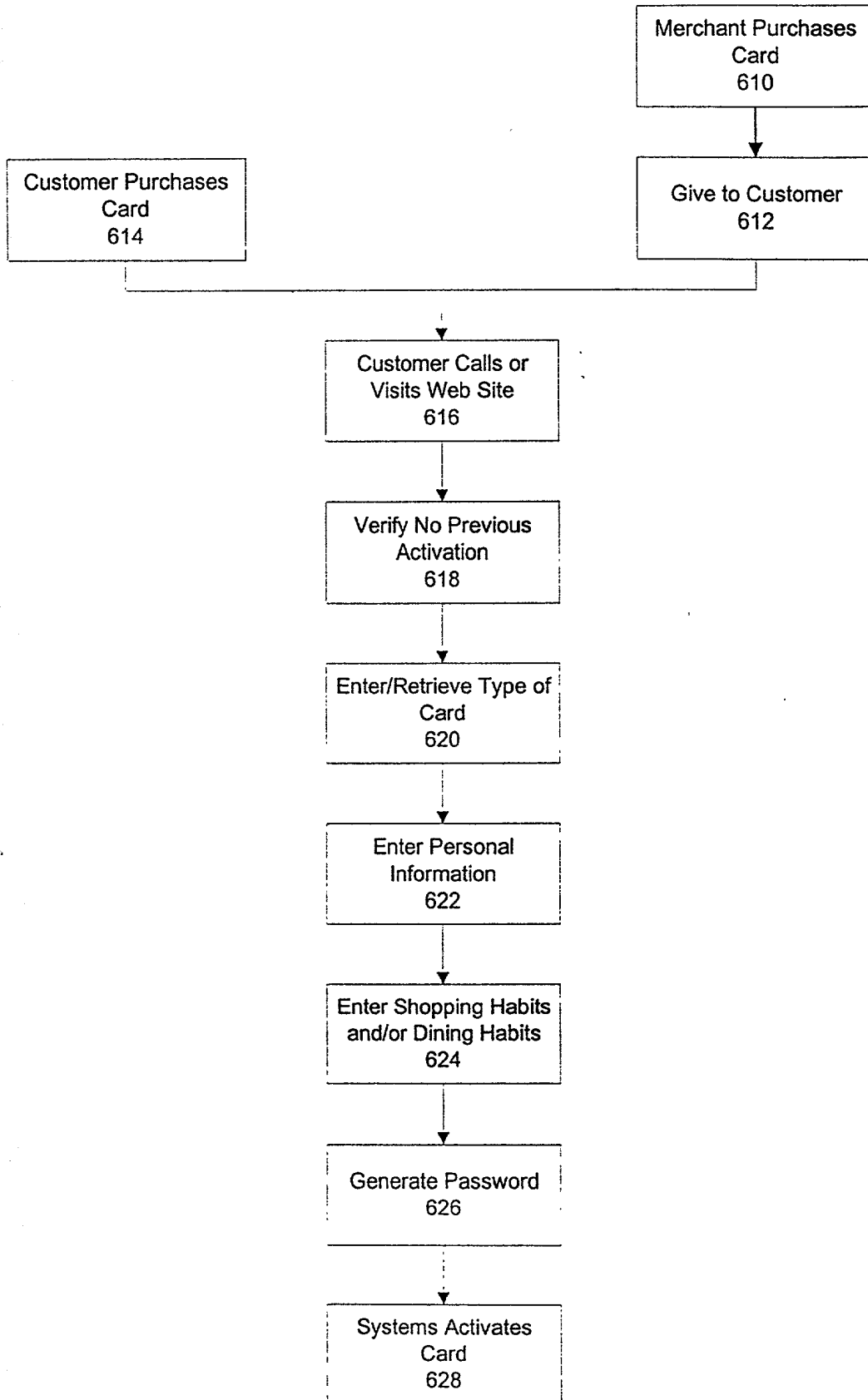


FIG. 6

710

Merchant Information
712

Reference Information
714

Point Information
716

Merchant Balance
Information
718

Loyalty Program
Balance Information
720

Redemption
Information
722

FIG. 7

810

Merchant Information
712

Reference Information
714

Point Information
716

Merchant Balance
Information
718

Loyalty Program
Balance Information
720

Redemption
Information
722

Certificate
820

FIG. 8

Fig. 9

